

FBI would need to retain private information on a law-abiding citizen for any time at all, let alone for eighteen months, after that person has been determined not to be someone who is prohibited by law from owning a firearm. Any legitimate "audit purposes" could certainly be addressed without retaining such private information on file at the FBI.

Mr. President, later this year the Senate will be considering the Fiscal Year 1998 appropriations bill for the Commerce, Justice, and State Departments, the Judiciary, and related agencies. It is my intention to introduce an amendment to that bill as soon as it is reported to the Senate by the Committee on Appropriations. The text of my amendment will be as follows:

"None of the funds appropriated pursuant to this Act or any other provision of law may be used for (1) any system to implement 18 U.S.C. 922(t) that does not require and result in the immediate destruction of all information, in any form whatsoever, submitted by or on behalf of any person who has been determined not to be prohibited from owning a firearm; (2) the implementation of any tax or fee in connection with the implementation of 18 U.S.C. 922(t); provided, that any person aggrieved by a violation of this provision may bring an action in the federal district court for the district in which the person resides; provided, further, that any person who is successful with respect to any such action shall receive damages, punitive damages, and such other remedies as the court may determine to be appropriate, including a reasonable attorney's fee."

I am taking the unusual step of notifying the Senate of my intention to offer this amendment in the hope that the Committee on Appropriations will consider including my proposed language in the Commerce, Justice, State, and the Judiciary appropriations bill when it is reported to the Senate.●

HONORING CROSS STREET A.M.E. ZION CHURCH ON ITS 175TH ANNIVERSARY

● Mr. DODD. Mr. President, I rise today to pay tribute to Cross Street African Methodist Episcopal Zion Church on the occasion of its 175th anniversary. This church, located in Middletown, Connecticut, has been a beacon of spiritual guidance in the community for many generations. In fact, Cross Street is the second oldest A.M.E. Zion Church in Connecticut and the seventh oldest in the world.

The church's tradition of moral leadership and service to its community dates back to its earliest years. The Reverend Jehiel Beamon, the son of a former slave from Colchester, Connecticut, was the first pastor at the church. Not only was he a leader within the church, but he was also an active abolitionist who helped found the Middletown Anti-Slavery Society. He was also president of the Connecticut

State Convention of Colored Men, which worked to secure voting rights for African-Americans. Due to his involvement and activities in the community, this church was called "The Freedom Church" by many people.

Since that time, the church has been rebuilt and it has also moved. But while it has undergone physical changes, there has never been any wavering in the importance that this church holds for its congregation and surrounding community.

In the church's written history, it is said that "the sole purpose for the church's formation was to secure a place for people of color to worship freely." But Cross Street A.M.E. Zion Church has become far more than simply a place of worship.

The members of Cross Street A.M.E. Zion have carried their message of hope beyond the church's walls and into the neighboring community. They are helping people in and around Middletown to deal with the difficult social problems of the modern day. They have initiated various projects to deal with issues ranging from homelessness to HIV. The people of Cross Street A.M.E. Zion Church are acting on their faith and they are reaching out to those in need to make their community a better place to live.

This past April, I had the opportunity to attend Cross Street A.M.E. Zion Church for its Palm Sunday services. I was struck by the deep sense of faith and hope among the congregation, and I was pleased to share in their worship on that day. I offer my heartfelt congratulations to the Cross Street A.M.E. Zion Church on its 175th anniversary. Theirs has been a very rich history, and I hope that the church will continue to play a positive role in the lives of its congregation and surrounding community for many years to come.●

RELEASE OF A NEW GAO REPORT PRIVATE HEALTH INSURANCE: DECLINING EMPLOYER COVERAGE MAY AFFECT ACCESS FOR 55- TO 64-YEAR-OLDS

● Mr. JEFFORDS. Mr. President, as the Chairman of the Committee on Labor and Human Resources, I have closely monitored Americans' access to health insurance coverage in order to have a better understanding of the trends and underlying causes of declining coverage. Today, I am releasing a new U.S. General Accounting Office (GAO) report, entitled Private Health Insurance: Declining Employer Coverage May Affect Access for 55- to 64-Year-Olds (GAO/HEHS-98-133). This report examines access of the "near elderly" population to employer-based and individually purchased private insurance. Specifically, the report discusses the employment, income, health, and health insurance status of the near elderly, their ability to obtain employer-based health insurance if they retire before becoming eligible for

Medicare, and their health insurance coverage through the individual market or employer-based continuation insurance. The findings of this report will be the focus of a Labor Committee hearing scheduled for June 25, 1998.

This report and the related hearing have been prompted by a growing concern that several factors may converge to create the situation where a large number of 55- to 64-year-old Americans could lose, or have to pay considerably more for, health insurance coverage. Access to affordable health insurance is especially critical for this population, since their health status is worse than that of any other age group except the elderly who have the guarantee of Medicare.

The near elderly population can be characterized as a group in transition. Their employment status, income, and health are all changing. The GAO reports that currently about 14 percent of the near elderly have no health insurance. Although this rate is lower than that of the nonelderly population in general, the GAO found several disturbing trends that could lead to a substantial increase in the numbers of near elderly without health insurance coverage. This would be especially problematic, since the near elderly have 25 percent lower median family incomes, but 45 percent higher health care expenses than younger age groups. The economic impact would be even greater when "baby boomers" join the near elderly, swelling their ranks from 21 million now, to 35 million by 2010.

Most of the near elderly acquire health insurance coverage from one of the same three sources as individuals in other age groups: their employers, the individual private insurance market, or the Government. The main difference between coverage for the near elderly and the elderly is that all elderly qualify for Medicare, but only those near elderly who are ill or disabled qualify for public benefits. The main difference between coverage for the near elderly and younger populations is that a larger proportion of the near elderly are covered by public programs or have individual coverage through the private market. The near elderly are more likely to be willing to purchase individual coverage than younger age groups, because they are more averse to the risk of high health care costs.

The two main factors contributing to the trend for more near elderly to become uninsured are the loss of employer-based coverage and the rising costs of individual insurance. The GAO reports that in 1996, 65 percent of the near elderly had employer-based insurance; but, despite the strong economy, this coverage is being eroded, particularly as the near elderly retire. Already the rate of health coverage offered by large employers to retirees has fallen faster than that of coverage for active employees, from an estimated 60 to 70 percent in the 1980s to less than 40 percent now. In addition, retirees are